

“The thousands of dollars I save every year on medical liability coverage...

Actually, my brother-in-law told my wife she had to get into CAP... which meant I had to as well. At first, I couldn't believe the prices for its Mutual Protection Trust (MPT) medical professional liability coverage. Then **I couldn't believe how much more we got for less. Suddenly I had peace of mind and more time to spend with my patients and family.** And my wife and I had time to contribute to the community, especially the symphony.

After four frustrating years with two of CAP's closest competitors, **I was amazed at the outstanding treatment I got with CAP.** Instead of just a budget medical professional liability alternative, I was getting outstanding risk management, practice management, and **the protection of the finest medical malpractice attorneys** in the state. And that is just the beginning.

...gives me more time for my patients, my family, and my community.”

– Calvin Lee, MD, General Surgeon, Modesto
CAP member since 2002

Everyone at CAP is easy to talk to - they listen. They encourage input. They make me feel like part of the company. They are always there for me. For over 30 years, CAP has been there for California physicians. They have fought for us in the courts, and in the Capitol. They have set the standard of the industry with superior medical professional liability coverage through MPT, the nation's only physician-owned organization of its kind rated A+ (Superior) by A.M. Best.

And the savings are stunning. New members find that the medical professional liability coverage provided by MPT typically costs them 20 to 40 percent less than what they had been paying. Group practices can receive additional discounts.

There is no better time to see what CAP can do for you.

Four easy ways to receive a free, no-obligation quote!

1. Call us at 800-252-7706.
2. Drop this postage-paid card in the mail.
3. Fax it to 213-473-8773.
4. Visit our website at www.cap-mpt.com/physicians.

For your time, we will send you a **free copy of our new book, *Medicine On Trial***, featuring valuable risk management lessons from litigated cases.

John Smith, MD
Smith Doctor Group
400 Main Street
Los Angeles, CA 90046

Phone: _____

Fax: _____

E-mail: _____

I prefer to be contacted via: Phone Fax E-mail

If by phone, time you prefer we call: _____

Group Practitioner Solo Practitioner

Current Malpractice Carrier: _____

041610

**An Anesthesiologist in Los Angeles
can expect to pay an average mature assessment of \$8,025!**

www.cap-mpt.com/physicians



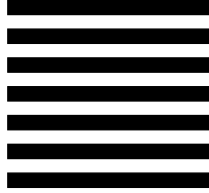
COOPERATIVE OF
AMERICAN PHYSICIANS



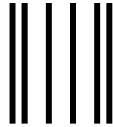
MEMBERSHIP DEVELOPMENT
COOPERATIVE OF AMERICAN PHYSICIANS INC
333 S HOPE ST FL 8TH
LOS ANGELES CA 90071-9947

POSTAGE WILL BE PAID BY ADDRESSEE

FIRST-CLASS MAIL PERMIT NO. 59296 LOS ANGELES CA
BUSINESS REPLY MAIL



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



CAP is ...

- Award-Winning Risk Management
- Representation by the State's Finest Malpractice Attorneys
- An Insurance Agency for Physicians and Their Practices
- Superior Financial Stability
- A State and Federal Advocate for California Physicians
- More Than 10,500 Members Strong

MPT and so much more.

The Mutual Protection Trust (MPT) is authorized under Section 1280.7 of the California Insurance Code as an unincorporated interindemnity arrangement among physician members of the Cooperative of American Physicians, Inc. (CAP). Members do not pay insurance premiums. Instead, they pay tax-deductible assessments, based on risk classifications, for the amount necessary to pay claims and administrative costs. No assurance can be given as to the amount or frequency of assessments. Members also make a tax-deductible Initial Trust Deposit, which is refundable according to the terms of the MPT Agreement. ©2009



COOPERATIVE OF
AMERICAN PHYSICIANS

333 S. HOPE ST., 8TH FLOOR
Los Angeles, CA 90071

JOHN SMITH, MD
351 WILSHIRE BLVD.
LOS ANGELES, CA 90046



I celebrate life.

— Calvin Lee, MD
General Surgeon, Modesto
CAP member since 2002



COOPERATIVE OF
AMERICAN PHYSICIANS

Superior Physicians. Superior Protection.